

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lemuel Turton
Debtor

Case No. 13-04428-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: LyndseyPr
Form ID: 3180W

Page 1 of 2
Total Noticed: 23

Date Rcvd: Oct 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2018.

db +Lemuel Turton, 218 Starlight Drive, Effort, PA 18330-8080
cr ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034)
4369050 +Bradley Warren Weidenbaum, PO Box 721, Brodheadsville, PA 18322-0721
4369052 +Bureau Of Internal Revenue, 600 Arch St., Philadelphia, PA 19106-1695
4368399 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331
4369054 +Global Payments Check, PO Box 59371, Chicago, IL 60659-0371
4369055 +Global Pymt, PO Box 59371, Chicago, IL 60659-0371
4853731 ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M&T BANK, 475 Crosspoint Parkway, Getzville, NY 14068)
4369049 +Turton Lemuel, 218 Starlight Dr, Effort, PA 18330-8080
4369061 +Vacation Charters Ltd, PO Box 647, Lake Harmony, PA 18624-0647

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4371038 +EDI: CINGMIDLAND.COM Oct 09 2018 23:18:00 AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
4369051 +E-mail/Text: legal-compliance@directbuy.com Oct 09 2018 19:30:57 Beta Finance, 8450 S Broadway, Merrillville, IN 46410-6221
4369053 +EDI: AMINFOFP.COM Oct 09 2018 23:19:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
4421184 E-mail/Text: check.bksupport@globalpay.com Oct 09 2018 19:30:59 GLOBAL PAYMENTS INC., PO BOX 661158, CHICAGO, IL 60666
4381009 EDI: IRS.COM Oct 09 2018 23:20:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
4369056 E-mail/Text: camanagement@mtb.com Oct 09 2018 19:31:12 M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221
4394637 E-mail/Text: camanagement@mtb.com Oct 09 2018 19:31:12 M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
4369057 E-mail/Text: camanagement@mtb.com Oct 09 2018 19:31:12 M&T Bank, PO Box 840, Buffalo, NY 14240
4369058 +EDI: MID8.COM Oct 09 2018 23:19:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
4369059 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 09 2018 19:31:19 Pennsylvania Department of Revenue, PO BOX 280948, BUREAU OF COMPLIANCE, HARRISBURG, PA 17128-0946
4403363 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 09 2018 19:31:20 Pennsylvania Department of Revenue, PO Box 280946, Bankruptcy Division, Harrisburg, PA 17128-0946
4397040 +E-mail/Text: csidl@sbcglobal.net Oct 09 2018 19:31:47 Premier Bankcard/ Charter, P.O. Box 2208, Vacaville, CA 95696-8208
4388297 EDI: Q3G.COM Oct 09 2018 23:20:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4695688* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, Michigan 48034)
4376515* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M&T Bank, P.O. Box 840, Buffalo, NY 14240-1840)
4369060 ###Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2018 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor M&T Bank ecfmail@mw-c-law.com,
ecfmail@ecf.courtdrive.com
Ann E. Swartz on behalf of Creditor M&T Bank ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com
Bradley Warren Weidenbaum on behalf of Debtor 1 Lemuel Turton weidenbaumlaw@gmail.com,
G25181@notify.cincompass.com
Celine P DerKrikorian on behalf of Creditor M&T Bank ecfmail@mw-c-law.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com/mortoncraigecf@gmail.com

TOTAL: 8

Information to identify the case:

Debtor 1 Lemuel Turton
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:13-bk-04428-JJT**

Social Security number or ITIN **xxx-xx-6543**

EIN ---

Social Security number or ITIN ---

EIN ---

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lemuel Turton

October 9, 2018

By the
court:



Honorable John J. Thomas
United States Bankruptcy Judge

By: LyndseyPrice, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.